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r/atheism • 13 days ago mepper

Federal court: Dave Ramsey, a Christian nationalist financial influencer, can be sued for firing an unmarried pregnant employee



religionnews.com

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his financial advice is basic...nothing insightful.

The problem with him is that he is a bigot and sexist.

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MrNationwide • 13d ago • Edited 13d ago

Bigot, sexist, and gives literal shit tier advice. I remember his big thing was to strive for NO CREDIT SCORE. Not a good credit score, not no debt. Strive for there to be nothing on your credit profile. Then get a mortgage by having it manually underwritten, a thing very few financial institutions are willing to do, and one of those few groups that do it was his sponsor whose interest rates started at 8.9% when people were regularly getting sub 4% loans.

Even Churchill Mortgage, his sponsor, suggests [you don't do this](#)

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Bitter_Trees • 13d ago

Yeah like I have followed his advice and some of it was helpful but the part of not building a credit score always bugged me. I finished paying off my school loans but had no credit card or other loans so therefore no real credit score to apply for a mortgage. Had to spend a year or two building credit.

So he has SOME solid advice but the crap about no credit score is so wrong

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who-hash • 12d ago • Edited 12d ago

He has ideas that can help Americans get out of debt; unfortunately this is an issue that many have. It's nothing revolutionary but if it helps people get out of debt then it's a good thing. My in-laws used his program to get out of debt. I tend to be the person that a lot of my friends/family come to for financial advice so I got to hear a bit about what Ramsey suggested. I was happy that they got out of debt but everything after that made my brain hurt.

His investment advice is garbage: he recommends actively managed funds with high fees/loads. Nonsense. Just do what Buffett suggests and buy an ETF/Mutual Fund that tracks

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Exhibit 2

84°F 2:42 PM